DEPARTMENT OF INSURANCE

300 SOUTH SPRING STREET, SOUTH TOWER LOS ANGELES, CA 90013

January 2002



TO: ALL INSURERS LICENSED TO TRANSACT PROPERTY AND CASUALTY INSURANCE

IN THE STATE OF CALIFORNIA AND OTHER INTERESTED PERSONS

SUBJECT: CALIFORNIA EARTHQUAKE ZONING AND PROBABLE MAXIMUM LOSS

EVALUATION PROGRAM

The enclosed California Earthquake Liability Questionnaire as of December 31, 2001, will be due according to the following schedule:

Primary Carriers - June 30, 2002 Reinsurers - August 31, 2002 Retrocessionaires - September 30, 2002

This report is authorized by California Administrative Code, Title 10, Chapter 5, Subchapter 3, Article 3, Section 2307. This will be the twenty-second year that the Questionnaire has been required. This report form can also be downloaded from the Department's website at: "http://www.insurance.ca.gov/" under the "Regulating Insurers" section.

Companies which had no written Earthquake Insurance in force under any form on December 31, 2001, may satisfy the reporting requirement by so indicating at the bottom of this letter over the signature of an officer of the company.

Starting this year, for companies that have data to report on Form A or Form B, we ask that you download them in <u>Microsoft Excel format</u> from our website. Fill out the form in Excel, send us a hard copy and a copy of the file on a diskette to the address listed below.

There were no changes to the PML Percentages this year. In 1998, there were revisions in the PML percentages for residential structures. These revisions are discussed on Page 2 of the Instructions.

We again emphasize the importance of primary carriers supplying the necessary information to their reinsurers, and reinsurers supplying it to their retrocessionaires, to assure complete reporting by zone. The results of this form may be seriously impaired without the consolidation of reinsurance data by zone. Your cooperation on this matter is essential to the success of the program. To help in this regard, a Form "X" is included which should be used for reporting to reinsurers.

		George Yen Chief, Rate Specialist Bureau			
Company Name:		NAIC Company Code:			
	Earthquake Questionnaire	(Signature)			
	Rate Specialist Bureau California Department of Insurance 300 South Spring Street	(Print Name) (Title)			
	Los Angeles, California 90013	(e-mail address			

 =====					 	 	 	======	
NAIC	COMPANY	OR	GROUP	CODE:	 				

Form "A" - Primary Business CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE

)
one number if available
:
x 1000
(5)
(5)
d Estimated net PML
d Estimated net PML amount limited
d Estimated net PML amount limited
d Estimated net PML amount limited by catastrophe
d Estimated net PML amount limited by catastrophe
d Estimated net PML amount limited by catastrophe
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3

RATE SPECIALIST BUREAU

CALIFORNIA DEPARTMENT OF INSURANCE
300 South Spring Street, 14th Floor
Los Angeles, California 90013

Page 1
Questionnaire (primary insurance)

Note: This is Form "A" for reporting by $\underline{\text{primary}}$ insurers. Please use Form "B" for reporting assumed $\underline{\text{reinsurance or retrocessions}}$. Rev.10/2001

California Earthquake Liability Questionnaire

Comments

The past, when significant differences have been reported by an insurer from year to year, we have been contacting the insurers to verify or explain the differences. Also, in compiling our Annual Report, we attempt to identify and explain trends and changes in the reported aggregate PML responses and in the earthquake insurance market in general. Therefore, if your reported results this year were significantly different than the results you reported last year, you must provide an explanation. If you have any general comments you would like to make which would be useful to us in writing the Annual Report, please use the spaces below. Thank you.

Reinsurance Interrogatory

The purpose of these questions is to gain more knowledge about reinsurers and where the PML exposures are being ceded. We know that there is a great reliance on the world-wide reinsurance market for California earthquake exposure, and that this market is continuously changing. Much of this is catastrophe reinsurance which is not reported in Form "B". (This Questionnaire is not public information as to individual companies.)

(1) <u>Pr</u>	remiums earned (all zones combined)	<u> </u>	omitted)		
	(a) Direct premiums earned (b) Assumed premiums earned (c) Ceded premiums earned				
	The above amounts are for identifi Statement lines "earthquake", "fir	_	_	-	-
(2) <u>Es</u>	stimated PML on aggregate ceded lia	ability (other t	han catastroph	e coverage)	
	U.S. Reinsurers - non CA Lloyd's of London Other U.K	Zone A	Zone B		
Page 1	The totals for Zones A and B shoul for Zones A and B respectively. I reinsurers.	-		-	
(3) <u>Am</u>	mounts recoverable from catastrophe	e reinsurance			
	Amounts recoverable from: U.S. Reinsurers - CA licensed U.S. Reinsurers - non CA Lloyd's of London Other U.K. Western Europe All Other Total	Zone A	Zone B		
and B r	The totals for Zones A and B shoul respectively. Since catastrophe reew information about the market for	einsurance is no	t reported on	Form "B", th	-
	ere most of your per risk treaties e or per event limitation?	(on exposures c	eded) in effec	t during 200	1 subject to an
	Yes No				
the ins exposur	The reason for this question is the sistence of the assuming reinsurers re. Such limitations shift some of rophe cover.	s as a way of co	ntaining the r	einsurer's e	arthquake
	California Earthquake		_	<u>:Y</u>	
(1)	Was your company a member of the C	CEA? Yes	No		
(2)	If so, how many CEA policies that	your company is	sued were outs	tanding at t	he
	end of the year?				
	What was the total liability (expo	osure or Coverag	e A) on these	policies?	

SUBZONE A-1 COUNTIES: San Francisco and San Mateo (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
	Aggregate		•	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-1% or flat			1	6.75%	<u> </u>
1A 1 - 4 Family 5%	l I		1	3.63%	<u> </u>
1A 1 - 4 Family 10%	l I		1	2.13%	I
1B "Homeowners"-1% or flat	1 1		1	6.75%	I
1B "Homeowners" 5%	1		1	3.63%	l .
1B "Homeowners" 10%	1 1		1	2.13%	I
1B "Homeowners" 15% & up	1 1		1	1.38%	1
1B "Homeowners" 15% "Mini"	1 1		1	0.69%	1
1B "Homeowners" "Wrap"	1 1		1	2.94%	I
1C Wood frame - small 5%	1		1	J 3%	1
1D Wood - other 5%	1		1	10%	<u> </u>
1E Mobile homes 2%	1 1		1	5%	I
2A Metal - small 5%	1		1	2%	<u> </u>
2B Metal - other 5%	1		1	10%	1
3A Steel 5%	1		1	15%	<u> </u>
3B Steel 5%	1		1	25%	<u> </u>
3C Steel 10%	1 1		1	25%	I
4A Concrete 5%	1		1	20%	1
4B Concrete 5%	1		1	35%	I
4C Concrete 10%	1		1	50%	<u> </u>
4D Concrete 10%	1 1		1	45%	I
5A Mixed 5%	1		1	25%	1
5B Mixed 10%	1 1		1	60%	I
5C Mixed 10%	1 1		1	75%	I
6 EQ resistive 5%	1 1		1	10%	1
Risks in above classes	1		1	xxx	<u> </u>
not written at standard	1 1		1	xxx	I
deductible	<u> </u>		1	xxx	<u> </u>
Sub-Total:	<u> </u>		1		1

Part II: Insurance on structures of over 8 stories:

Column 1	ı	Column 2	Column 3	Column 4	Column 5 Column 6
Earthquake class a	nd	Aggregate	Aggregate	Aggregate	Minimum Estimated
standard deductibl	e l	direct	direct	liability net	PML PML on
(See instructions)		liability	PML	of reinsurance	percentage net liability
3A Steel	5%	1			15%
3B Steel	5%	1			25%
3C Steel	10%	1			25%
4A Concrete	5%	1			20%
4B Concrete	5%				35%
4C Concrete	10%	1		1	50%
4D Concrete	10%	1			45%
5A Mixed	5%	1			25%
5B Mixed	10%	1			60%
5C Mixed	10%	1		1	75%
6 EQ resistive	5%	1			10%
Risks in above cla	sses	. 1			xxx
not written at sta	ndard	. 1		1	xxx
deductible	ı	. 1_		1	xxx
Sub-Total:					<u> </u>

Part	III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	PML on
		liability	PML	of reinsurance	net liability
(1)	Class 7 and commercial	1	1	1	1
	inland "Exceptions"	<u> </u>	1	1	1
(2)	Commercial inland addenda	<u> </u>	1	1	
(3)	Liabilities assumed: pools	1	1	1	1
	and associations (e.g.,	1	1	1	1
	FAIR Plan, IRI)	<u> </u>	1	1	1
(4)	All other (e.g., earthquake	1	1	1	1
	sprinkler leakage)	<u> </u>	1	1	
Sub	-Total:	<u> </u>	1	1	1

Page 2 Questionnaire (primary insurance)

SUBZONE A-2 COUNTIES: Alameda and Contra Costa

(In thousands of dollars)

Part I: <u>Insurance on structures of 8 stories or less:</u>

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
	Aggregate		•	Minimum	Column o Estimated
standard deductible	direct		liability net	•	PML on
·	liability	PML	of reinsurance	-	
1A 1 - 4 Family-1% or flat		PML		percentage 6.75%	nec liabilicy
1A 1 - 4 Family 5%			1	1 3.63%	<u> </u>
1A 1 - 4 Family 5%			1	3.63% 2.13%	<u> </u>
1B "Homeowners"-1% or flat			<u> </u>	1 6.75%	<u> </u>
1B "Homeowners" 5%			1	1 3.63%	<u> </u>
1B "Homeowners" 10%			1	3.63% 2.13%	<u> </u>
1B "Homeowners" 15% & up			1	2.13% 1.38%	<u> </u>
1B "Homeowners" 15% % up	<u>'</u>		<u> </u>	I 0.69%	<u>' </u>
1B "Homeowners" "Wrap"			1	1 2.94%	<u> </u>
1C Wood frame - small 5%			1	1 2.94° 1 3%	<u> </u>
1D Wood - other 5%			1	<u>। उक्</u> । 10%	<u> </u>
1E Mobile homes 2%			<u> </u> 	1 5%	<u> </u>
2A Metal - small 5%			1	<u>। 5</u> ु । 2%	<u> </u>
2B Metal - other 5%			1	<u>। 2</u> ७ । 10%	<u> </u>
3A Steel 5%			1	10% 15%	<u> </u>
3B Steel 5%			1	1 25%	<u> </u>
3C Steel 10%			<u> </u> 	1 25%	<u> </u>
4A Concrete 5%			1	। 25% । 20%	<u> </u>
4B Concrete 5%			1	<u>, 20∜</u> I 35%	<u> </u>
4C Concrete 10%			1	<u>, 35∜</u> I 50%	<u> </u>
4D Concrete 10%	<u>'</u>		<u> </u>	<u>1 30%</u> I 45%	<u> </u>
5A Mixed 5%			1	1 25%	<u> </u>
58 Mixed 5%			1	। 25% । 60%	<u> </u>
5C Mixed 10%			1	। 75%	<u> </u>
6 EQ resistive 5%			<u> </u>	75% 10%	<u> </u>
Risks in above classes			1	•	<u> </u>
not written at standard			1	xxx	
deductible	. !		1	xxx	
Sub-Total:			1	xxx	<u> </u>
Sub-iotal:	. <u>l</u>		1	I	<u> </u>

Part II: Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum E	stimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage ne	t liability
3A Steel 5%	1		1	15%	
3B Steel 5%	1 1		1	25%	
3C Steel 10%	1		1	25%	
4A Concrete 5%	1		1	20%	
4B Concrete 5%	1		1	35%	
4C Concrete 10%	1		1	50%	
4D Concrete 10%	1		1	45%	
5A Mixed 5%	1		1	25%	
5B Mixed 10%	1		1	60%	
5C Mixed 10%	1		1	75%	
6 EQ resistive 5%	1		1	10%	
Risks in above classes	1 1	•	1	xxx	
not written at standard	1		1	xxx	
deductible	1		1	xxx	
Sub-Total:	1 1		1	<u> </u>	

Part III: Other types of risks:	Column 1 Column 2	Column 3	Column 4
	Aggregate Aggregate	e Aggregate	Estimated
	direct direct	liability net	PML on
	liability PML	of reinsurance	net liability
(1) Class 7 and commercial	l l	1	1
inland "Exceptions"	<u> </u>		<u> </u>
(2) Commercial inland addenda	<u> </u>		1
(3) Liabilities assumed: pools	I I	1	1
and associations (e.g.,	I I	1	1
FAIR Plan, IRI)	<u> </u>		1
(4) All other (e.g., earthquake	I I	1	1
sprinkler leakage)	<u> </u>		1
Sub-Total:	1		1

Page 3
Questionnaire (primary insurance)

Del Norte Humboldt Lake Marin Mendocino Monterey
San Benito Santa Clara Santa Cruz Solano Sonoma Napa

(In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductil	ble	direct	direct	liability net	PML	PML on
(See instruction:	s)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-19	% or flat	1		1	6.75%	<u> </u>
1A 1 - 4 Family	5%				3.63%	
1A 1 - 4 Family	10%	<u> </u>			2.13%	
1B "Homeowners"-1	% or flat	<u> </u>			6.75%	<u> </u>
1B "Homeowners"	5%	<u> </u>		1	3.63%	<u> </u>
1B "Homeowners"	10%				2.13%	<u> </u>
1B "Homeowners"	15% & up	<u> </u>			1.38%	<u> </u>
1B "Homeowners" 1	5% "Mini"	<u> </u>		1	0.69%	<u> </u>
1B "Homeowners"	"Wrap"			1	2.94%	1
1C Wood frame - si	mall 5%			1	3%	1
1D Wood - other	5%	1		1	10%	1
1E Mobile homes	2%	1		1	5%	1
2A Metal - small	5%	1		1	2%	1
2B Metal - other	5%	1 1		1	10%	1
3A Steel	5%	1		1	15%	1
3B Steel	5%			1	25%	1
3C Steel	10%			1	25%	1
4A Concrete	5%	1 1		1	20%	Ī
4B Concrete	5%	l l		1	35%	I
4C Concrete	10%	1		1	50%	I
4D Concrete	10%	l I		1	45%	1
5A Mixed	5%	l l		1	25%	I
5B Mixed	10%	<u> </u>			60%	<u> </u>
5C Mixed	10%	<u> </u>			75%	<u> </u>
6 EQ resistive	5%	I I			10%	1
Risks in above cla	asses	l l		l	xxx	I
not written at sta	andard	1		1 1	xxx	1
deductible		ı i		ı	xxx	1
Sub-Total:		l i		1		Ī

Part II: <u>Insurance on structures of over 8 stories:</u>

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	s and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deduct	ible	direct	direct	liability net	PML	PML on
(See instruction	ns)	liability	PML	of reinsurance	percentage	net liability
3A Steel	5%	<u> </u>			15%	<u> </u>
3B Steel	5%	<u> </u>			25%	<u> </u>
3C Steel	10%	<u> </u>			25%	<u> </u>
4A Concrete	5%				20%	
4B Concrete	5%	<u> </u>			35%	
4C Concrete	10%	<u> </u>			J 50%	
4D Concrete	10%	<u> </u>			45 %	<u> </u>
5A Mixed	5%				25%	
5B Mixed	10%	<u> </u>			60%	
5C Mixed	10%			1	J 75%	
6 EQ resistive	5%	l l			10%	
Risks in above c	lasses	l I		1	xxx	
not written at s	tandard	l I		1	xxx	
deductible		<u> </u>			xxx	<u> </u>
Sub-Total:		<u> </u>		1	l	
	_				-	

Part	III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	PML on
	_	liability	PML	of reinsurance	net liability
(1)	Class 7 and commercial	1 1		1	
	inland "Exceptions"			1	
(2)	Commercial inland addenda	<u> </u>		<u> </u>	
(3)	Liabilities assumed: pools	1 1		1	
	and associations (e.g.,	1 1		1	
	FAIR Plan, IRI)			1	
(4)	All other (e.g., earthquake	1 1		1	
	sprinkler leakage)	<u> </u>		1	
Sub	-Total:	<u> </u>		<u> </u>	

Page 4 Questionnaire (primary insurance)

Totals For Zone A

Composite of Zones A-1 (page 2), A-2 (page 3), and A-3 (page 4) $(\hbox{In thousands of dollars})$

		Aggregate direct Liability	Aggregate direct PML	Aggregate liability net of reinsurance	Estimated net PML amount
(1)	100% of sub-totals (p. 2, Part I) 50% of sub-totals (p. 3, Part I) 100% of sub-totals (p. 4, Part I) Total				
(2)	OR 50% of sub-totals (p. 2, Part I) 100% of sub-totals (p. 3, Part I) 100% of sub-totals (p. 4, Part I)				
(3)	Total PLUS 100% of sub-totals (p. 2, Part II) 100% of sub-totals (p. 3, Part II)				
(4)	100% of sub-totals (p. 4, Part II) Total PLUS 33% of sub-totals (p. 14, Part II)				
(5)	Greater of (1) or (2) (with respect to net PML) plus (3) and (4)				
(6)	Sub-totals for Other Types of Risks (p. 2, Part III) (p. 3, Part III) (p. 4, Part III) Total				<u> </u>
(7)	Totals for Zone A ((5) plus (6)) (Enter here and on Page 1)				

SUBZONE B-1

Los Angeles county west of Interstate 5 and south of Mulholland Drive (crest of Santa Monica Mountains) see also map, Figure 2, in the Instructions (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and		Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible		direct	direct	liability net	PML	PML on
(See instructions)		liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-1% o	r flat	<u> </u>			5.75%	1
1A 1 - 4 Family	5%	<u> </u>			3.00%	
1A 1 - 4 Family	10%	<u> </u>			1.63%	<u> </u>
1B "Homeowners"-1% o	r flat	<u> </u>		1	5.75%	l
1B "Homeowners"	5%	1 1			3.00%	1
1B "Homeowners"	10%	<u> </u>			1.63%	
1B "Homeowners" 15%	& up	<u> </u>			1.00%	<u> </u>
1B "Homeowners" 15%	"Mini"	<u> </u>			0.50%	<u> </u>
1B "Homeowners"	"Wrap"	<u> </u>		1	2.50%	1
1C Wood frame - smal	1 5%	<u> </u>			J 3%	
1D Wood - other	5%	<u> </u>		1	10%	l
1E Mobile homes	2%	1 1		1	J 5%	I
2A Metal - small	5%	1 1		1	J 2%	I
2B Metal - other	5%	1 1		1	10%	I
3A Steel	5%	1 1		1	15%	I
3B Steel	5%	1 1		1	25%	I
3C Steel	10%	1		1	25%	l
4A Concrete	5%	1 1		1	20%	I
4B Concrete	5%	1 1		1	35%	I
4C Concrete	10%	1		1	50%	l
4D Concrete	10%	<u> </u>			45%	I
5A Mixed	5%	<u> </u>		1	25%	1
5B Mixed	10%	<u> </u>		1	l 60%	<u> </u>
5C Mixed	10%				75%	1
6 EQ resistive	5%				10%	1
Risks in above class	es			1	xxx	1
not written at stand	ard	l I		1	xxx	I
deductible		<u> </u>		1	xxx	<u> </u>
Sub-Total:		<u> </u>			ı	1

Part II: <u>Insurance on structures of over 8 stories:</u>

Column 1	1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake clas	s and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deduct	ible	direct	direct	liability net	PML	PML on
(See instruction	ns)	liability	PML	of reinsurance	percentage	net liability
3A Steel	5%	<u> </u>		1	15%	
3B Steel	5%	<u> </u>		1	25% ∣	
3C Steel	10%	<u> </u>		1	25%	
4A Concrete	5%	<u> </u>		1	20%	
4B Concrete	5%	<u> </u>		1	35% ∣	
4C Concrete	10%	<u> </u>		1	50% ∣	
4D Concrete	10%	<u> </u>		1	45%	
5A Mixed	5%	<u> </u>		1	25%	
5B Mixed	10%	<u> </u>		1	60% ∣	
5C Mixed	10%	<u> </u>		1	75%	
6 EQ resistive	5%	<u> </u>		1	10%	
Risks in above	classes	1		1	xxx	
not written at	standard	l I		1	xxx	
deductib	le	<u> </u>		1	xxx	
Sub-Total:		1		1 1	ĺ	

										_
Part	III: Other types of risks:	1	Column 1		Column 2	1	Column 3	(Column 4	ا
		ī	Aggregate	ı	Aggregate	1	Aggregate	I	Estimated	١
		ı	direct	l	direct	1	liability net	l	PML on	١
		1	liability	l	PML	1	of reinsurance	net	t liability	١
(1)	Class 7 and commercial	ı		I		١	ļ			١
inland "Exceptions"		1		l		١				ا
(2)	Commercial inland addenda	1				1				١
(3)	Liabilities assumed: pools	ı		l		1	1	l		١
	and associations (e.g.,	ı		l		1	1	l		١
	FAIR Plan, IRI)	1		l		1				ا
(4)	All other (e.g., earthquake	ı		l		١	1	l		ı
	sprinkler leakage)	1				1				١
Sub	-Total:	Ī	·		·	I			·	ا

SUBZONE B-2

Remainder of Los Angeles County not part of Subzone B-1 See also map, Figure 2, in the Instructions (In thousands of dollars)

Part I: Insurance on structures of 8 stories or less:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-1% or fla	=	1	I	5.75%	1
1A 1 - 4 Family 5%	1	1		3.00%	1
1A 1 - 4 Family 10%	1	1	<u> </u>	1.63%	1
1B "Homeowners"-1% or fla	=	1	<u> </u>	5.75%	1
1B "Homeowners" 5%	1	1	l	3.00%	1
1B "Homeowners" 10%	1	1		1.63%	1
1B "Homeowners" 15% & up	1	1	<u> </u>	1.00%	1
1B "Homeowners" 15% "Mini	′	1	<u> </u>	0.50%	1
1B "Homeowners" "Wrap	′	1	l	2.50%	1
1C Wood frame - small 5%	1	1		3%	1
1D Wood - other 5%	1	1	<u> </u>	10%	1
1E Mobile homes 2%	1	1	<u> </u>	J 5%	1
2A Metal - small 5%	1	1	1	J 2%	1
2B Metal - other 5%	1	1	l	10%	1
3A Steel 5%	1	1		15%	1
3B Steel 5%	1	1	1	25%	1
3C Steel 10%	1	1	1	25%	1
4A Concrete 5%	1	1	l	20%	1
4B Concrete 5%	1	1		35%	1
4C Concrete 10%	1	1	1	l 50%	1
4D Concrete 10%	1	1	1	45%	1
5A Mixed 5%	1	1	l	25%	1
5B Mixed 10%	1	1		60%	1
5C Mixed 10%	1	1	l	75%	1
6 EQ resistive 5%	1	1	1	10%	1
Risks in above classes	1	1	l	xxx	1
not written at standard	1	1	I	xxx	1
deductible	<u> </u>	<u> </u>	<u> </u>	xxx	1
Sub-Total:	1		l	l	

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake clas	s and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deduct	ible	direct	direct	liability net	PML	PML on
(See instruction	ns)	liability	PML	of reinsurance	percentage	net liability
3A Steel	5%	<u> </u>		1 1	15%	
3B Steel	5%	<u> </u>		1 1	25%	
3C Steel	10%	<u> </u>		1 1	25%	
4A Concrete	5%			1	20%	
4B Concrete	5%	<u> </u>		1 1	35%	
4C Concrete	10%	<u> </u>		1 1	50% ∣	
4D Concrete	10%	1		1	45%	
5A Mixed	5%			1	25%	
5B Mixed	10%	<u> </u>		1 1	60%	
5C Mixed	10%			1	75%	
6 EQ resistive	5%	1		1	10%	
Risks in above	classes	1		1 1	xxx	
not written at	standard	l l		1 1	xxx	
deductible		<u> </u>		1 1	xxx	
Sub-Total:		1	•	1 1	<u></u>	

	_				
Part III: Other types of risks:	1	Column 1	Column 2	-	Column 3 Column 4
	1	Aggregate	Aggregate	-1	Aggregate Estimated
	1	direct	direct	-1	iability net PML on
	L	liability	PML	1	of reinsurance net liability
(1) Class 7 and commercial	1	1		-1	1
inland "Exceptions"				1	1
(2) Commercial inland addenda	1			I	1
(3) Liabilities assumed: pools	1	1		1	1
and associations (e.g.,	1	1		1	1
FAIR Plan, IRI)	1			1	1
(4) All other (e.g., earthquake	Ī			-	1
sprinkler leakage)	1			1	1
Sub-Total:	1			Ī	I

Page 7
Questionnaire (primary insurance)

SUBZONE B-3: Orange County (In thousands of dollars)

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liability
1A 1 - 4 Family-1% or flat	:		1	5.75%	l
1A 1 - 4 Family 5%	1 1		1	3.00%	l
1A 1 - 4 Family 10%	1 1		1	1.63%	I
1B "Homeowners"-1% or flat	:		1	5.75%	l
1B "Homeowners" 5%	1 1		1	3.00%	1
1B "Homeowners" 10%	1 1		1	1.63%	I
1B "Homeowners" 15% & up	1 1		1	1.00%	I
1B "Homeowners" 15% "Mini"	<u>'</u>		1	0.50%	1
1B "Homeowners" "Wrap"	Ί Ι		1	2.50%	I
1C Wood frame - small 5%	1 1		1	J 3%	I
1D Wood - other 5%	1 1		1	10%	I
1E Mobile homes 2%	1 1		1	J 5%	I
2A Metal - small 5%	1 1		1	 2 %	I
2B Metal - other 5%	1 1		1	10%	I
3A Steel 5%	1 1		I	15%	I
3B Steel 5%	1 1		1	25%	I
3C Steel 10%	1 1		1	25%	I
4A Concrete 5%	1 1		1	20%	I
4B Concrete 5%	1 1		I	35%	I
4C Concrete 10%	1 1		1	50%	I
4D Concrete 10%	1 1			45%	
5A Mixed 5%	i i		1	25%	I
5B Mixed 10%	i i		1	60%	I
5C Mixed 10%	l i		I	75%	I
6 EQ resistive 5%	I I		I	10%	I
Risks in above classes	I I		1	xxx	I
not written at standard	i i		1	xxx	I
deductible	i i		1	xxx	I
Sub-Total:	1 1		1	ı	I

Part II:
Insurance on structures of over 8 stories:

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liability
3A Steel 5%	1			15%	
3B Steel 5%	1 1		1	25%	l
3C Steel 10%	1 1		1	25%	<u> </u>
4A Concrete 5%	1		1	20%	I
4B Concrete 5%	1		1	35%	l
4C Concrete 10%	1		1	50%	1
4D Concrete 10%	1		1	45%	I
5A Mixed 5%	1		1	25%	I
5B Mixed 10%	1		1	60%	I
5C Mixed 10%	1		1	75%	I
6 EQ resistive 5%	1		1	10%	I
Risks in above classes	1 1	•	1	xxx	I
not written at standard	1		1	xxx	I
eductible	1 1		1	xxx	I
Sub-Total:	1 1	•	1	I	I
	· · · · · · · · · · · · · · · · · · ·	·		,	· ·

Part III: Other types of risks:	Column	1 Col	umn 2	Column 3	Column 4
	Aggre	gate Agg	regate	Aggregate	Estimated
	direc	t di	rect 1	iability net	PML on
	liabil	ity	PML of	reinsurance	net liability
(1) Class 7 and commercial	I	1	1		l l
inland "Exceptions"	1	1	1		
(2) Commercial inland addenda	1	1	1		
(3) Liabilities assumed: pools	I	1	1		
and associations (e.g.,	I	1	1		
FAIR Plan, IRI)	1	1	1		
(4) All other (e.g., earthquake	I	1	1		1
sprinkler leakage)	1	1	1		
Sub-Total:	1	1	1		<u> </u>

Totals For Zone B

Composite of Zones B-1 (page 6), B-2 (page 7), and B-3 (page 8) (In thousands of dollars)

		Aggregate direct <u>Liability</u>	Aggregate direct PML	Aggregate liability net of reinsurance	Estimated net PML amount
(1)	100% of sub-totals (p. 6, Part I) 50% of sub-totals (p. 7, Part I) 100% of sub-totals (p. 8, Part I) Total OR				
(2)	50% of sub-totals (p. 6, Part I) 100% of sub-totals (p. 7, Part I) 100% of sub-totals (p. 8, Part I) Total				
(3)	PLUS 100% of sub-totals (p. 6, Part II) 100% of sub-totals (p. 7, Part II) 100% of sub-totals (p. 8, Part II) Total				
(4)	PLUS 50% of sub-totals (p. 10, Part II) 50% of sub-totals (p. 11, Part II) Total				
(5)	Greater of (1) or (2) (with respect to net PML) plus (3) and (4)				
(6)	Sub-totals for Other Types of Risks (p. 6, Part III) (p. 7, Part III) (p. 8, Part III) Total				
(7)	Totals for Zone B ((5) plus (6)) (Enter here and on Page 1)				

ZONE C COUNTIES

San Luis Obispo Santa Barbara

(In thousands of dollars) Kern Ventura

Earthquake class and standard deductible (See instructions) 1A 1 - 4 Family-1% or 1A 1 - 4 Family 1A 1 - 4 Family 1B "Homeowners"-1% or 1B "Homeowners"	flat 5%	Aggregate direct liability	Aggregate direct PML	Aggregate liability net of reinsurance	•	Estimated PML on
(See instructions) 1A 1 - 4 Family-1% or 1A 1 - 4 Family 1A 1 - 4 Family 1B "Homeowners"-1% or	5% 10%	liability		· •	•	•
1A 1 - 4 Family-1% or 1A 1 - 4 Family 1A 1 - 4 Family 1B "Homeowners"-1% or	5% 10%		PML	of reinsurance	percentage	
1A 1 - 4 Family 1A 1 - 4 Family 1B "Homeowners"-1% or	5% 10%	<u> </u>				net liab.
1A 1 - 4 Family 1B "Homeowners"-1% or	10%	1			6.13%	İ
1B "Homeowners"-1% or				1	3.13%	ı
	flat			1	1.75%	ı
1B "Homoormona"		1		1	6.13%	ı
ID HOIREOWHELS	5%	1		1	3.13%	İ
1B "Homeowners"	10%			1	1.75%	ı
1B "Homeowners" 15%	& up			1	1.13%	I
1B "Homeowners" 15% "	Mini"	I I		1	0.56%	Ī
1B "Homeowners" "	Wrap"				2.56%	ı
1C Wood frame - small	5%			1	3%	
1D Wood - other	5%			İ	10%	
1E Mobile homes	2%			1	5%	
2A Metal - small	5%			1	2%	
2B Metal - other	5%			1	10%	
3A Steel	5%			1	15%	
3B Steel	5%			1	25%	
3C Steel	10%	1		1	25%	
4A Concrete	5%			1	20%	
4B Concrete	5%	1		1	35%	l
4C Concrete	10%	1		1	50%	
4D Concrete	10%	1		1	45%	l
5A Mixed	5%			1	25%	
5B Mixed	10%	1		1	60%	İ
5C Mixed	10%	1		1	75%	
6 EQ resistive	5%			1	10%	
Risks in above classes	-	1		1	xxx	
not written at standard	d l	1		1	xxx	I
deductible	1			1	xxx	<u> </u>
Sub-Total:	-			1	1	1

Sub-Total: | | |
Part II: Insurance on structures of over 8 stories:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductib	le	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
3A Steel	5%	1			15%	
3B Steel	5%				25%	
3C Steel	10%	1			25%	
4A Concrete	5%	1			20%	
4B Concrete	5%	1			35%	
4C Concrete	10%	1			50%	
4D Concrete	10%	1			45%	
5A Mixed	5%	1			25%	
5B Mixed	10%	1			60%	
5C Mixed	10%	1			75% J	
6 EQ resistive	5%	1			10%	
Risks in above clas	ses	1			xxx	
not written at stan	dard	I		l I	xxx	
deductible		1		<u> </u>	xxx	
Sub-Total:		<u> </u>				

<u>-</u>				
Part III: Other types of risks:	Column 1	Column 2	Column 3	Coloum 4
	Aggregate	Aggregate	Aggregate	Estimated
	direct	direct	liability net	PML on
_	liability	PML	of reinsurance	net liab.
(1) Class 7 and commercial	1		1	
inland "Exceptions"	<u>l </u>		1	<u> </u>
(2) Commercial inland addenda	1		1	1
(3) Liabilities assumed: pools	I I		1	<u> </u>
and associations (e.g.,	1		1	
FAIR Plan, IRI)	<u>l </u>		1	<u> </u>
(4) All other (e.g., earthquake	I I		1	
sprinkler leakage)	<u>l </u>		1	<u> </u>
(5) 50% of amounts for over 8	I I		1	
stories for Zone B (Page 9,	1		1	
(3) totals):	<u> </u>		1	!
Sub-Total:	1	•	1	

Note: Combine the sub-totals for Parts I, II, and III and carry over to Page 1. Page 10

Column 1	I	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class	and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductik		direct	direct	liability net	PML	PML on
(See instructions	s)	liability	PML	of reinsurance	-	net liab.
1A 1 - 4 Family-19	or flat	i		i	2.63%	Ī
1A 1 - 4 Family	5%	i		i	1.19%	1
1A 1 - 4 Family	10%	1		1	0.56%	
1B "Homeowners"-19	or flat	1		1	2.63%	I
1B "Homeowners"	5%	1		1	1.19%	I
1B "Homeowners"	10%	1		1	0.56%	I
1B "Homeowners" 1	15% & up	1		1	0.31%	1
1B "Homeowners" 15	5% "Mini"	1		1	0.16%	I
1B "Homeowners"	"Wrap"	1		1	1.03%	I
1C Wood frame - sr	mall 5%	1		1	3%	I
1D Wood - other	5%	i		i	10%	1
1E Mobile homes	2%	i		i	5%	
2A Metal - small	5%	1		1	2%	I
2B Metal - other	5%	1		1	10%	I
3A Steel	5%	1		1	15%	I
3B Steel	5%	1		1	25%	
3C Steel	10%	1		1	25%	I
4A Concrete	5%	1		1	20%	I
4B Concrete	5%	1		1	35%	I
4C Concrete	10%	1		1	50%	I
4D Concrete	10%	1		1	45%	<u> </u>
5A Mixed	5%			1	25%	<u> </u>
5B Mixed	10%	1		1	I 60%	I
5C Mixed	10%			1	75%	<u> </u>
6 EQ resistive	5%			1	10%	<u> </u>
Risks in above class	sses	1	_	1	xxx	I
not written at star	ndard	1		1	xxx	I
deductible	ı	1		1	xxx	I
Sub-Total:	i	i			1	1

Column 1	Column 2	Column 3	Column 4 Col	lumn 5 Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate Min	nimum Estimated
standard deductible	direct	direct	liability net	PML PML on
(See Instructions)	liability	PML	of reinsurance perd	centage net liab.
3A Steel 5%]]	L5%
3B Steel 5%	1		1 1 2	25%
3C Steel 10%	1		1 1 2	25%
4A Concrete 5%	1		1 1 2	20%
4B Concrete 5%	1 1		1 1 3	35%
4C Concrete 10%	1 1		1 1 5	50%
4D Concrete 10%	1 1		1 4	1 5%
5A Mixed 5%	1 1		1 1 2	25%
5B Mixed 10%	1 1		1 1	50%
5C Mixed 10%	1 1		1 1 5	75%
6 EQ resistive 5%	1			L0%
Risks in above classes	1 1		2	xxx
not written at standard	1		2	xxx
deductible	1		2	xxx
Sub-Total:	1 1		<u> </u>	1

Part	III: Other types of risks:	Column 1	1	Column 2		Column 3	Column 4
		Aggregate	1	Aggregate	- 1	Aggregate	Estimated
		direct	1	direct	- 1	liability net	PML on
		liability	1	PML	1	of reinsurance	net liability
(1)	Class 7 and commercial	I	Ι		١		I
	inland "Exceptions"	<u> </u>	1		1		<u> </u>
(2)	Commercial inland addenda		ı		١		<u> </u>
(3)	Liabilities assumed: pools	1	Ι		-		l I
	and associations (e.g.,	1	1		-		l I
	FAIR Plan, IRI)	<u> </u>	1		- 1		<u> </u>
(4)	All other (e.g., earthquake	Ī	Ι		١		l I
	sprinkler leakage)	<u> </u>	1		- 1		<u> </u>
(5)	50% of amounts for over 8	Ī	Ι		١		l I
	stories for Zone B (Page 9,	1	1		- 1		l I
	(3) totals):	<u> </u>	1		1		<u> </u>
(6)	50% of amounts for over 8	T	Τ		-		
	stories for Zone E (Page 12,	1	Ī		١		l I
	sub-total for Part II):	1	1		١		<u> </u>
Sub-	Total:	1	Ī	•	Ī	•	<u> </u>

ZONE E COUNTIES

Alpine Imperial Inyo Mono Riverside San Bernardino
Part I: Insurance on structures of 8 stories or less: (In thousands of dollars)

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
1A 1 - 4 Family-1% or flat				5.25%	1
1A 1 - 4 Family 5%	1			2.38%	1
1A 1 - 4 Family 10%				1.13%	1
1B "Homeowners"-1% or flat	1			5.25%	1
1B "Homeowners" 5%				2.38%	1
1B "Homeowners" 10%	1			1.13%	1
1B "Homeowners" 15% & up				0.63%	1
1B "Homeowners" 15% "Mini"	1 1		1	0.31%	I
1B "Homeowners" "Wrap"	I I		1	2.06%	I
1C Wood frame - small 5%	I I			3%	ı
1D Wood - other 5%	I I			10%	1
1E Mobile homes 2%	i i			<u> </u>	Ī
2A Metal - small 5%	l l			2%	1
2B Metal - other 5%	I I			10%	ı
3A Steel 5%	l l			15%	1
3B Steel 5%	I I			25%	ı
3C Steel 10%	I I			25%	ı
4A Concrete 5%	I I			20%	ı
4B Concrete 5%	l l			35%	1
4C Concrete 10%	l l			50%	I
4D Concrete 10%	<u> </u>			45%	l
5A Mixed 5%	<u> </u>			25%	1
5B Mixed 10%	<u> </u>			I 60%	l
5C Mixed 10%	<u> </u>		1	75%	1
6 EQ resistive 5%	<u> </u>			10%	l
Risks in above classes	<u> </u>	<u> </u>		xxx	<u> </u>
not written at standard	l I		1	xxx	I
deductible	1 1		1	xxx	I
Sub-Total:	I I			1	ı

Part II: Insurance on structures of over 8 stories:

Column 1		Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class a	ınd	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductibl	.e	direct	direct	liability net	PML	PML on
(See instructions)		liability	PML	of reinsurance	percentage	net liab.
3A Steel	5%	1 1			15%	
3B Steel	5%	1 1			25%	
3C Steel	10%	1 1		1	25%	
4A Concrete	5%	1			20%	
4B Concrete	5%	1 1		1	35%	
4C Concrete	10%	1 1		1	50%	
4D Concrete	10%	1 1		1	45%	
5A Mixed	5%	1 1		1	25%	
5B Mixed	10%	1 1		1	60%	
5C Mixed	10%	1			75%	
6 EQ resistive	5%	1 1		1	10%	
Risks in above class	es	1			xxx	
not written at stand	lard	1		1	xxx	
deductible		1 1		1	xxx	
Sub-Total:		i i			i i	

Part	III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	PML on
	_	liability	PML	of reinsurance	net liability
(1)	Class 7 and commercial	1 1		1	
	inland "Exceptions"	1		1	
(2)	Commercial inland addenda	1		1	
(3)	Liabilities assumed: pools	1		1	
	and associations (e.g.,	1 1		1	
	FAIR Plan, IRI)	1 1		1	
(4)	All other (e.g., earthquake	1 1		1	
	sprinkler leakage)	1 1		1	
(5)	50% of amounts for over 8	1		1	
	stories for Zone B (Page 9,	1 1		1	
	(3) totals):	1		1	
(6)	50% of amounts for over 8	1 1		1	
	stories for Zone C (Page 10,	1 1		1	
	sub-total for Part II):	1 1		1	
(7)	50% of amounts for over 8	1		1	
	stories for Zone D (page 11,	1 1		1	
	sub-total for Part II):	1 1		1	
Sub-	Total:	ı İ		ı	

Note: Combine the sub-totals for Parts I, II, and III and carry over to Page 1.

ZONE F COUNTIES

Fresno Kings Madera Mariposa Merced Tulare (In thousands of dollars)

Part I: <u>Insurance on structures of 8 stories or less:</u>

Column 1	1 I	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class		Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deducti	-	direct	direct	liability net		PML on
(See instruction		liability	PML	of reinsurance		net liab.
1A 1 - 4 Family-1	<u> </u>				3.13%	net rrap.
1A 1 - 4 Family	5% I	•			1 1.88%	
1A 1 - 4 Family	10%				1 1.13%	
1B "Homeowners"-1					3.13%	
1B "Homeowners"	5% I	i			1 1.88%	
1B "Homeowners"	10% l	i			1.13%	
1B "Homeowners"	15% & up	i		<u> </u>	0.63%	
1B "Homeowners" 1		i		<u> </u>	0.31%	
1B "Homeowners"	"Wrap"	•			1.56%	
1C Wood frame - s		i			I 3%	
1D Wood - other	5% I	i			1 10%	
1E Mobile homes	2%	i			1 5%	
2A Metal - small	5% I	i			1 2%	
2B Metal - other	5% I	i		1	1 10%	
3A Steel	5% I	i		İ	15%	
3B Steel	5% I	i		i	l 25%	
3C Steel	10%	i		İ	25%	
4A Concrete	5%				20%	
4B Concrete	5%	i			35%	
4C Concrete	10%	1			50%	
4D Concrete	10%	1			45%	
5A Mixed	5%	1			25%	
5B Mixed	10%				60%	
5C Mixed	10%			1	75%	
6 EQ resistive	5%			1	10%	
Risks in above cla	asses	1		1	xxx	
not written at sta	andard	1		1	xxx	
deductible		1		<u> </u>	xxx	
Sub-Total:	<u></u>					-

Part II: Insurance on structures of over 8 stories:

Column 1		ı	Column 2	Column 3	-	Column 4	Column 5	Column 6
Earthquake class	and	ı	Aggregate	Aggregate	١	Aggregate	Minimum	Estimated
standard deductib	le	ı	direct	direct	١	liability net	PML	PML on
(See instructions))	I	liability	PML	١	of reinsurance	percentage	net liab.
3A Steel	5%	ı	1		١	ı	15%	
3B Steel	5%	ı	1		١	ı	25%	
3C Steel	10%	ı	1		١	ı	25%	
4A Concrete	5%	ı	1		١	ı	20%	
4B Concrete	5%	Ι			٦	ı	35%	
4C Concrete	10%	Ι			٦	ı	50% I	
4D Concrete	10%	Ι			٦	ı	45%	
5A Mixed	5%	ı	1		١	ı	25%	
5B Mixed	10%	Ι			٦	ı	60% I	
5C Mixed	10%	Ī	1	_	Ī		75%	<u> </u>
6 EQ resistive	5%	ı			١	I	10%	
Risks in above class	ses	Ī	1	_	Ī		xxx	<u> </u>
not written at stand	dard	ı	ı		١	ı	xxx	
deductible		ı	ı		١	ı	xxx	
Sub-Total:		ī			ī	-	1	_

Part III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
	Aggregate	Aggregate	Aggregate	Estimated
	direct	direct	liability net	PML on
	liability	PML	of reinsurance	net liability
(1) Class 7 and commercial	1 1		1	I
inland "Exceptions"	<u>1 1 1 </u>			1
(2) Commercial inland addenda	<u>1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 </u>			1
(3) Liabilities assumed: pools	1 1		1	1
and associations (e.g.,	1 1		1	I
FAIR Plan, IRI)	<u>1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 </u>			1
(4) All other (e.g., earthquake	1 1		1	1
sprinkler leakage)	<u>1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 </u>		1	1
Sub-Total:	1		1	1

Note: Combine the sub-totals for Parts I, II, and III and carry over to page 1.

Mador Butte Calaveras Colusa El Dorado Glenn Nevada
Sacramento San Joaquin Stanislaus Sutter Tuolumne Yolo Placer Amador Yuba

(In thousands of dollars)

Part I: <u>Insurance on structures of 8 stories or less:</u>

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class and	Aggregate	Aggregate	Aggregate	Minimum	Estimated
standard deductible	direct	direct	liability net	PML	PML on
(See instructions)	liability	PML	of reinsurance	percentage	net liab.
1A 1 - 4 Family-1% or flat	1		1	1.75%	l
1A 1 - 4 Family 5%	1		1	1.00%	l
1A 1 - 4 Family 10%	1		1	0.63%	l
1B "Homeowners"-1% or flat	1		1	1.75%	l
1B "Homeowners" 5%				1.00%	
1B "Homeowners" 10%	1		1	0.63%	l
1B "Homeowners" 15% & up				0.38%	
1B "Homeowners" 15% "Mini"	1		1	0.19%	1
1B "Homeowners" "Wrap"			1	0.81%	I
1C Wood frame - small 5%			1	 3 %	I
1D Wood - other 5%	I .			10%	
1E Mobile homes 2%	1			5%	I
2A Metal - small 5%	1			2%	I
2B Metal - other 5%	1			10%	I
3A Steel 5%	1			15%	I
3B Steel 5%	1		1	25%	I
3C Steel 10%	1			25%	I
4A Concrete 5%	1		1	20%	I
4B Concrete 5%	1		1	35%	I
4C Concrete 10%	1		1	50%	I
4D Concrete 10%	1		1	45%	1
5A Mixed 5%	1		1	25%	1
5B Mixed 10%	<u> </u>		1	60%	<u> </u>
5C Mixed 10%			1	75%	<u> </u>
6 EQ resistive 5%			1	10%	1
Risks in above classes	<u> </u>	<u> </u>	1	xxx	<u> </u>
not written at standard	1		1	xxx	I
deductible			1	xxx	<u> </u>
Sub-Total:			1		

Part II: Insurance on structures of over 8 stories:

Column 1		Column 2	Column 3	- 1	Column 4	Column 5	Column 6
Earthquake class and		Aggregate	Aggregate	١	Aggregate	Minimum	Estimated
standard deductible		direct	direct	- 1	liability net	PML	PML on
(See instructions)		liability	PML	- 1	of reinsurance	percentage	net liab.
3A Steel	5%	1		- 1		15%	
3B Steel	5%	1		١		25%	
3C Steel	10%	1		1		25% ∣	
4A Concrete	5%	1		١		20% ∣	
4B Concrete	5%	1		١		35% ∣	
4C Concrete	10%	1		١		50%	
4D Concrete	10%	1		- 1		45%	
5A Mixed	5%	1		١		25% ∣	
5B Mixed	10%	1		- 1		60%	
5C Mixed	10%	1		١		75%	
6 EQ resistive	5%	1		- 1		10%	
Risks in above classes		I <u> </u>		-		xxx	
not written at standard	i	I I		- 1	1	xxx	
deductible		1				xxx	
Sub-Total:		<u> </u>		Ī		<u> </u>	

Part	III: Other types of risks:	Column 1	Column 2	Column 3	Column 4
		Aggregate	Aggregate	Aggregate	Estimated
		direct	direct	liability net	PML on
		liability	PML	of reinsurance	net liability
(1)	Class 7 and commercial	Ī	I	1	I
	inland "Exceptions"	1	l	I	<u> </u>
(2)	Commercial inland addenda	1	l	1	I
(3)	Liabilities assumed: pools	1	I	1	I
	and associations (e.g.,	1	I	I	I
	FAIR Plan, IRI)	1	l	l	<u>l </u>
(4)	All other (e.g., earthquake	I	I	I	I
	sprinkler leakage)	1	I	I	1
(5)	100% of amounts for over 8	ī	I	1	I
	stories: Carson City and	1	I	1	I
	County, plus Douglas and	1	I	I	1
	Washoe counties, all in	1	I	1	I
	Nevada:	1	I	1	I
Sub-	Total:	Ī	I		I

Note: Combine the sub-totals for Parts I, II, and III and carry over to Page 1.

ZONE H COUNTIES

Lassen Modoc Plumas Shasta Sierra Siskiyou Tehama Trinity
(In thousands of dollars)

Column	1 1	Column 2	Column 3	Column 4	Column 5	Column 6
Earthquake class		Aggregate	Aggregate	Aggregate	Minimum	Column 6
standard deduct	-	direct	direct	liability net	•	PML on
(See instruction	·	liability	PML	of reinsurance	•	net liab.
1A 1 - 4 Family-			FMH	OI TEINSULANCE	2.50%	l Hec IIab.
1A 1 - 4 Family	<u> </u>	<u></u>		1	1.50%	1
1A 1 - 4 Family	10% I	<u></u>		<u> </u>	I 0.88%	<u> </u>
1B "Homeowners"-	•	i			1 2.50%	1
1B "Homeowners"	5% I	<u> </u>		<u>'</u>	1.50%	<u>'</u> I
1B "Homeowners"	10% I	i			1 0.88%	1
1B "Homeowners"		i i			0.50%	<u>'</u>
1B "Homeowners"		i		 	0.25%	<u> </u>
1B "Homeowners"	"Wrap"	i			1.25%	'
1C Wood frame -		i		<u>'</u> 	I 3%	<u>'</u> I
1D Wood - other	5% I	<u> </u>			1 10%	<u> </u>
1E Mobile homes	2%			<u>'</u> 	I 5%	<u>' </u>
2A Metal - small	5% I	i		i	2%	i I
2B Metal - other	5%	i		<u> </u>	10%	<u> </u>
3A Steel	5%	i			15%	
3B Steel	5%	1			25%	
3C Steel	10%	1			25%	
4A Concrete	5%				20%	
4B Concrete	5%	1		1	35%	1
4C Concrete	10%				50%	<u> </u>
4D Concrete	10%			1	45%	1
5A Mixed	5%				25%	<u> </u>
5B Mixed	10%			1	60%	1
5C Mixed	10%				75%	<u> </u>
6 EQ resistive	5%				10%	
Risks in above cla	asses	1		1	xxx	I
not written at st	andard	1		1	xxx	I
deductible				<u> </u>	xxx	<u> </u>
Sub-Total:	1				_1	<u> </u>

Part II: <u>Insurance on structures of over 8 stories:</u>

Column 1		I	Column 2	Column 3		Column 4	Column 5	Column 6
Earthquake class	and	Ι	Aggregate	Aggregate	١	Aggregate	Minimum	Estimated
standard deductib	le	ı	direct	direct	١	liability net	PML	PML on
(See instructions)	1	liability	PML	١	of reinsurance	percentage	net liab.
3A Steel	5%	1			١		15%	
3B Steel	5%	Ι	1		١		25%	
3C Steel	10%	ı			ı		25%	
4A Concrete	5%	Ι	1		ı		20%	
4B Concrete	5%	Ι	1		ī		35%	
4C Concrete	10%	Ι	1		ī		50% I	
4D Concrete	10%	Ι	1		ī		45%	
5A Mixed	5%	Ι	1		ı		25%	
5B Mixed	10%	Ι	1		ī		60% I	
5C Mixed	10%	Ι	1		ī		75%	
6 EQ resistive	5%	ı			١		10%	
Risks in above clas	ses	ı			ı		xxx	
not written at stan	dard	ı	1		١	İ	xxx	
deductible		ı	1		١	İ	xxx	
Sub-Total:		ı			ı		1	

Part III: Other types of risks:	Column 1	1	Column 2	ı	Column 3	Column 4
	Aggregate	1	Aggregate	٦	Aggregate	Estimated
	direct	1	direct	-1	liability net	PML on
	liability	1	PML	1	of reinsurance	net liability
(1) Class 7 and commercial	1	1		-1		I
inland "Exceptions"	1	1		1		<u> </u>
(2) Commercial inland addenda	<u>1 </u>	1		1		<u> </u>
(3) Liabilities assumed: pools	1	1		-1		I
and associations (e.g.,	1	1		-1		I
FAIR Plan, IRI)	<u>1 </u>	1		1		<u> </u>
(4) All other (e.g., earthquake	1	1		٦		I
sprinkler leakage)	<u>1 </u>	1		1		<u> </u>
Sub-Total:	1	1		Ī		<u> </u>

Note: Combine the sub-totals for Parts I, II, and III and carry over to page 1.

NAIC COMPANY OR GROUP CODE:		
	Form "B" - Reinsurance	
CALIFORNIA	EARTHQUAKE LIABILITY QUESTION	NNAIRE
INSURANCE DE	PARTMENT RULING #226, August	8, 1978
	As of December 31, 2001	
Name of Insurer or Group:		
(Also list below all companies if a gr	coup report)	
Address:		
Contact Person:	Phone ()
Contact Person:	Phone () 00 phone number if available
*Surplus = \$ x 1000	(8)	
	e-mail addr	00 phone number if available
*Surplus = \$ x 1000 Has the required information been subm	e-mail addro	00 phone number if available
*Surplus = \$ x 1000	e-mail addro	00 phone number if available
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu	e-mail addratited to your Reinsurers?	00 phone number if available
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company:	e-mail addratited to your Reinsurers? ded companies: *Surplus: *Surplus:	00 phone number if available ess: x 1000 x 1000
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company: Company:	e-mail addratited to your Reinsurers? ided companies: *Surplus: *Surplus: *Surplus:	00 phone number if available ess: x 1000 x 1000 x 1000 x 1000
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company: Company: Company: Company:	e-mail addratited to your Reinsurers? ded companies: *Surplus: *Surplus: *Surplus: *Surplus:	x 1000 x 1000 x 1000 x 1000 x 1000
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company: Company: Company: Company: Company:	e-mail addratited to your Reinsurers? ded companies: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus:	x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company: Company: Company: Company: Company: Company: Company:	e-mail addratited to your Reinsurers? ded companies: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus:	x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company: Company: Company: Company: Company: Company: Company: Company: Company: Company:	e-mail addratited to your Reinsurers? ded companies: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus:	x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company: Company: Company: Company: Company: Company: Company: Company: Company: Company:	e-mail addratited to your Reinsurers? ded companies: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus:	x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company: Company: Company: Company: Company: Company: Company: Company: Company: Company: Company:	e-mail addratited to your Reinsurers? ded companies: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus:	x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000
*Surplus = \$ x 1000 Has the required information been subm If a group report, list names of inclu Company: Company: Company: Company: Company: Company:	e-mail address aded companies: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus: *Surplus:	x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000 x 1000

Zone	<u>Area</u>	(1) Aggregate assumed liability	(2) Aggregate assumed PML	(3) Aggregate liability net of	(4) Estimated net PML amount	(5) Estimated net PML amount limited by catastrophe
A	San Francisco			retrocessions		reinsurance
В	Los Angeles/ Orange County					
С	Santa Barbara					
D	San Diego					
E	South-East					
F	Central					
G	North-Central					
н	North					

ACTUARIAL DIVISION CALIFORNIA DEPARTMENT OF INSURANCE 300 South Spring Street Los Angeles, California 90013

Page 1 Questionnaire (reinsurance)

Note: This is Form "B" for reporting assumed $\underline{\text{reinsurance or retrocessions}}. \quad \text{Please use Form "A"}$ for reporting <u>primary insurance</u>.

Rev. 10/2001

Comments

year, we have been contacting the insurers to verify or explain the differences. Also, in compiling our Annual Report, we attempt to identify and explain trends and changes in the reported aggregate PML responses and in the earthquake insurance market in general. Therefore, if your reported results this year were significantly different than the results you reported last year, you must provide an explanation. If you have any general comments you would like to make which would be useful to us in writing the Annual Report, please use the spaces below. Thank you.	In the past, when significant differences have been reported by an insurer from year	to
aggregate PML responses and in the earthquake insurance market in general. Therefore, if your reported results this year were significantly different than the results you reported last year, you must provide an explanation. If you have any general comments you would like to make which	year, we have been contacting the insurers to verify or explain the differences. Also, in	
reported results this year were significantly different than the results you reported last year, you must provide an explanation. If you have any general comments you would like to make which	compiling our Annual Report, we attempt to identify and explain trends and changes in the r	eported
you must provide an explanation. If you have any general comments you would like to make which	aggregate PML responses and in the earthquake insurance market in general. Therefore, if y	our
	reported results this year were significantly different than the results you reported last	year,
would be useful to us in writing the Annual Report, please use the spaces below. Thank you.	you must provide an explanation. If you have any general comments you would like to make w	hich
	would be useful to us in writing the Annual Report, please use the spaces below. Thank you	١.

Page 1A
Questionnaire (reinsurance)

Reinsurance Interrogatory

The purpose of these questions is to gain more knowledge about reinsurers and where the PML exposures are being ceded. We know that there is a great reliance on the world-wide reinsurance market for California earthquake exposure, and that this market is continuously changing. (This Questionnaire is not public information as to individual companies.)

	(1)	Premiums earned (all zone	s combined) - 200	1 (000's omitted)	
		(a) Direct premiums earn	ed		
		(b) Assumed premiums ear	ned		
		(c) Ceded premiums earne	•		
	Note:	: The above amounts are f	or identifiable p	remiums on earthquake	coverage as reported
in the	Annua	al Statement lines "earthq	uake", "fire", "h	omeowners" or "inland	marine" for California
only.					
	(2)	Estimated PML on aggregat	e ceded liability	(other than catastro	phe coverage)
	Estin	nated PML ceded to:	Zone A	Zone B	
	U.S.	Reinsurers - CA licensed			
	U.S.	Reinsurers - non CA			
		d's of London			
	_	r U.K.			
	Weste	ern Europe			
		Other			
	2	Total			
	Note:	: The totals for Zones A	and B should equa	l the difference betw	een columns (2) and (4
on Page	1 fc	or Zones A and B respectiv	ely. It is this	ceded PML that should	be reported on Form
"X" to	the r	reinsurers.			
	(3)	Amounts recoverable from	catastrophe reins	urance	
	Amour	nts recoverable from:	Zone A	Zone B	
	U.S.	Reinsurers - CA licensed			
	U.S.	Reinsurers - non CA			
	Lloy	d's of London			
	_	r U.K.			
	Weste	ern Europe			
	All (-			
	3	Fotal			

Note: The totals for Zones A and B should equal column (4) minus column (5) on Page 1 for Zones A and B respectively. Since catastrophe reinsurance is not reported on Form "B", this question will give new information about the market for earthquake catastrophe coverage.

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE - REINSURANCE

 $\frac{\text{Part I:}}{\text{(In thousands of dollars)}} \cdot \frac{\text{Insurance on structures 8 stories or less:}}{\text{(In thousands of dollars)}}$

Column 1	Column 2	Column 3	Column 4	Column 5
			<u> </u>	
Earthquake	Aggregate	Aggregate	Aggregate	Estimated
zone/sub zone	assumed	assumed	liability Net	PML on net
	liability	PML	of retrocessions	liability
A-1 San Francisco				
	!		<u> </u>	
A-2 SF - East				
A-3 SF - Coast			1	
B-1 Los Angeles				
b-i los Aligeres				
B-2 LA - East			i	
B-3 LA/Orange Co.	i		į į	
C Santa Barbara				
D San Diego				
	!		!!!	
E South-East	ļ			
_			!	
F Central				
G North-Central				
G North-Central			1	
H North				
II NOI CII	1 1			

 $\frac{\text{Part II:}}{\text{(In thousands of dollars)}} \cdot \frac{\text{Insurance on structures over 8 stories:}}{\text{(In thousands of dollars)}}$

Column 1	Column 2	Column 3	Column 4	Column 5
COLUMN 1	COLUMN 2	COLUMN 3		COLUMN 5
Earthquake		Aggregate	Aggregate	Estimated
zone/sub-zone	assumed	assumed	liability net of	PML on net
	liability	PML	retrocessions	liability
A-1 San Francisco	 			
A-2 SF - East	<u> </u>			
A-3 SF - Coast	 			
B-1 Los Angeles	 			
B-2 LA - East	<u> </u>			
B-3 LA/Orange Co.	<u> </u>			
C Santa Barbara	<u> </u>			
D San Diego	<u> </u>			
E South-East				
F Central	 <u> </u>			
G North-Central	 			
H North	 <u> </u>		<u> </u>	

Page 2 Questionnaire (reinsurance)

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE - REINSURANCE

Part III: Insurance when height is unknown and on liabilities assumed from underwriting pools and associations:

(In thousands of dollars)

Column 1	Column 2	Column 3	Column 4	Column 5
Earthquake	Aggregate	Aggregate	Aggregate	Estimated
zone/sub-zone	assumed	assumed	liability net of	PML on net
	liability	PML	retrocessions	liability
A-1 San Francisco	i i		i	į
A-2 SF - East	į i		j	į
A-3 SF - Coast	į į		i	i
B-1 Los Angeles	į į		i	i
-	i			
B-2 LA - East	i i		i	i
B-3 LA/Orange Co.				i
,				
C Santa Barbara	i		i	i
D San Diego	! ! 			
E South-East				
_ 204011 2450				
F Central	! 			
2 00110241				
G North-Central	! 			
5 HOLDI CENTIAL				<u> </u>
H North				
H MOT CII			<u> </u>	
	1		1	l

Totals For Zone A

Composite of Sub-zones A-1, A-2, and A-3 (In thousands of dollars)

		Aggregate	Aggregate	Aggre. Liab.	Estimated
		assumed	assumed	net of	net PML
		liability	PML	retrocessions	amount
(1)	100% of sub-totals (Part I, A-1)				
	50% of sub-totals (Part I, A-2)				
	100% of sub-totals (Part I, A-3)				
	Total				
	OR				
(2)	50% of sub-totals (Part I, A-1)				
	100% of sub-totals (Part I, A-2)				
	100% of sub-totals (Part 1, A-3)				
	Total				
	PLUS				
(3)	100% of sub-totals (Part II, A-1)				
	100% of sub-totals (Part II, A-2)				
	100% of sub-totals (Part II, A-3)				
	Total				
	PLUS				
(4)	33% of sub-totals (Part II, G)				
(5)	Greater of (1) or (2) (with respect				
	to net PML) plus (3) and (4)				
(6)	Sub-totals for Part III				
	(Part III, A-1)				
	(Part III, A-2)				
	(Part III, A-3)				
	Total				
(7)	Totals for Zone A ((5) plus (6))				
	(Enter here and on Page 1)				

Totals For Zone B

Composite of Sub-zones B-1, B-2, and B-3 (In thousands of dollars)

		Aggregate assumed <u>liability</u>	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1)	100% of sub-totals (Part I, B-1) 50% of sub-totals (Part I, B-2)				
	100% of sub-totals (Part I, B-3)				
	Total				
	OR				
(2)	50% of sub-totals (Part I, B-1)				
	100% of sub-totals (Part I, B-2)				
	100% of sub-totals (Part 1, B-3)				
	Total				
	PLUS				
(3)	100% of sub-totals (Part II, B-1)				
	100% of sub-totals (Part II, B-2)				·
	100% of sub-totals (Part II, B-3)				
	Total				
	PLUS				
(4)	50% of sub-totals (Part II, C)				
	50% of sub-totals (Part II, D)				
	Total				·
(5)	Greater of (1) or (2) (with respect				
	to net PML) plus (3) and (4)				
(6)	Sub-totals for Part III				
	(Part III, B-1)				
	(Part III, B-2)				
	(Part III, B-3)				
	Total				
(7)	Totals for Zone B ((5) plus (6))				
	(Enter here and on Page 1)				

Totals For Zone C (In thousands of dollars)

		Aggregate assumed <u>liability</u>	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1) (2) (3) (4)	Part I sub-totals, Zone C Part II sub-totals, Zone C Part III sub-totals, Zone C 50% of sub-totals (Part II, B-1, B-2, B-3)				=
Note	Totals				
		π-	otals For Zone	. D	
		_	housands of do		
		Aggregate assumed	Aggregate assumed PML	Aggre. Liab. net of	Estimated net PML
		liability	РМЦ	retrocessions	amount
(1) (2) (3) (4)	Part I sub-totals, Zone D Part II sub-totals, Zone D Part III sub-totals, Zone D 50% of sub-totals				
(5)	(Part II, B-1, B-2, B-3) 50% of sub-totals				
	(Part II, Zone E) Totals				
Note					
		_	otals For Zone housands of do		
		Aggregate assumed <u>liability</u>	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1) (2) (3)	Part I sub-totals, Zone E Part II sub-totals, Zone E Part III sub-totals, Zone E				
(4)	50% of sub-totals (Part II, B-1, B-2, B-3)				
(5)	50% of sub-totals (Part II, Zone C)				
(6)	50% of sub-totals (Part II, Zone D)				
Note	Totals : Please carry totals				

over to Page 1.

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Questionnaire (reinsurance)

Totals For Zone F (In thousands of dollars)

		Aggregate assumed <u>liability</u>	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1) (2) (3)	Part I sub-totals, Zone F Part II sub-totals, Zone F Part III sub-totals, Zone F Totals Please carry totals				
	over to Page 1	(In	Totals For Zone thousands of dol		
		Aggregate assumed liability	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1) (2) (3) (4)	Part I sub-totals, Zone G Part II sub-totals, Zone G Part III sub-totals, Zone G 100% of amounts for over 8 stories for Carson City and County, plus Douglas and Washoe counties, all in Nevac				
Note	Please carry totals over to Page 1.	(In	Totals For Zone thousands of dol		
		Aggregate assumed liability	Aggregate assumed PML	Aggre. Liab. net of retrocessions	Estimated net PML amount
(1) (2) (3)	Part I sub-totals, Zone H Part II sub-totals, Zone H Part III sub-totals, Zone H Totals Please carry totals				

over to Page 1.

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Questionnaire (reinsurance)

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE

TO:		
•	(Assuming	reinsurer)
FROM:		
	(Ceding	insurer)

SPECIAL REPORTING FORM TO REINSURERS As of December 31, 2001

Part I: Proportional Treaties:

(In thousands of dollars)

Ceding insurers to fill in columns 2 and 3. Assuming reinsurers complete columns 4 and 5.				
Column 1	Column 2	Column 3	Column 4	Column 5
Earthquake zone/sub-zone	 Aggregate ceded liability 	 Estimated PML on aggregate ceded liability	Aggregate liability net of retrocessions	Estimated PML on net liability
A-1 San Francisco				
A-2 SF - East				
A-3 SF - Coast		 		
B-1 Los Angeles				
B-2 LA - East				
B-3 LA/Orange Co.				
C Santa Barbara				
D San Diego				
E South-East				
F Central				
G North-Central				
H North				

Part II: Non-Proportional Treaties: (In thousands of dollars)

(In thousand	(In thousands of dollars)				
Ceding insurers to fil	Ceding insurers to fill in columns 2 and 3. Assuming reinsurers complete columns 4 and 5.				
Column 1	Column 2	Column 3	Column 4	Column 5	
	Aggregate				
Earthquake	ceded liability	Estimated PML on	Aggregate	Estimated	
zone/sub-zone	Excess of	aggregate ceded	liability net of	PML on net	
	Retention	liability	retrocessions	liability	
A-1 San Francisco					
A-2 SF - East					
A-3 SF - Coast					
B-1 Los Angeles					
B-2 LA - East		 			
B-3 LA/Orange Co.					
C Santa Barbara					
D San Diego					
E South-East					
F Central					
G North-Central					
H North					

Page 2 Questionnaire (reinsurance ceded)

CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE - REINSURANCE

Part III: Insurance when height is unknown and on liabilities assumed from underwriting pools and associations: (In thousands of dollars)

Ceding insurers to fill in columns 2 and 3

Column 1	Column 2	Column 3	Column 4	Column 5
Earthquake zone/sub-zone	Aggregate ceded liability	 Estimated PML on aggregate ceded liability	Aggregate liability net of retrocessions	Estimated PML on net liability
A-1 San Francisco				
A-2 SF - East	ļ	 		
A-3 SF - Coast				
B-1 Los Angeles				
B-2 LA - East		 		
B-3 LA/Orange Co.				
C Santa Barbara				
D San Diego				
E South-East				
F Central				
G North-Central				
H North				

CALIFORNIA DEPARTMENT OF INSURANCE

NAIC COMPANY OR GROUP CODE:	:
	Form "X" - Reinsurance Ceded CALIFORNIA EARTHQUAKE LIABILITY QUESTIONNAIRE
II	NSURANCE DEPARTMENT RULING #226, August 8, 1978 As of December 31, 2001
Name of Insurer or Group:	
Address:	
Contact Person:	Phone ()
Reinsurer's Name:	
Treaty Name:	

<u>Instructions:</u> This special form is for reporting by the primary (ceding) insurers to the assuming reinsurers. The assuming reinsurers have been complaining that they are having difficulty completing Form B because of inadequate reporting by their ceding insurers. This special form should be sent by the ceding insurer to each assuming reinsurer. Do not send to the California Department of Insurance.

The reporting to reinsurers should include:

- (1) entries in columns 2 and 3 with respect to business ceded to a particular reinsurer. The assuming reinsurer will then complete columns 4 and 5.
- (2) separate reporting for proportional and non-proportional treaties. The reinsurers should already have adequate information on facultative risks.
- (3) the work papers used to calculate these entries, which would enable the reinsurer to report by <u>building height</u>. This means that Form X should be created three times: once for reinsurance on structures 8 stories or less, once for reinsurance on structures over 8 stories, and once for reinsurance when the height is unknown or on liabilities assumed from underwriting pools and associations. (See Form B).
- (4) enough information so that a reinsurer will be able to complete columns 4 and 5 based on its own reinsurance contracts. Catastrophe reinsurance is to be excluded.

Note: This is Form "X" which primary insurers should use for reporting ceded liabilities to their reinsurers. Reinsurers should also use this form for reporting to their retrocessionaires licensed in California.